

Information to identify the case:

Debtor 1	<u>Christopher J. Galloway</u>	Social Security number or ITIN	xxx-xx-4356
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27226-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher J. Galloway

9/23/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher J. Galloway
Debtor

Case No. 19-27226-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 23, 2022

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db	+ Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664
cr	+ BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
518449592	+ Advocare Cohen Family Medicine, 5647 Westfield Ave., Pennsauken, NJ 08110-1836
518449593	+ Allergic Disease Associates, PC, 205 N. Broad St., Suite 300, Philadelphia, PA 19107-1578
519648881	Apex Asset Management LLC, PO Box 5407, Lancaster PA 17606-5407
518580616	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
518449598	Credit One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
518449599	Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
519653355	Envision Physicions Services, PO Box 41541, Philadelphia PA 19101-1541
518449605	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
518449606	+ Friedman Vartolo LLP, Attn: Jonathan C. Schwalb, Esq., 85 Broad Street, Suite 501, New York, NY 10004-1734
519653352	+ Genesis Card Services, PO Box 447, Beaverton OR 97075-0447
519648880	+ Haddon Emergency Physicians LLC, 1600 Haddon Ave, Camden NJ 08103-3101
518449608	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court., I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164
518449609	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court., IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55164
518449612	+ Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518449614	+ Lourdes Imaging Associates, PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
518449615	+ Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
518449616	+ Lourdes Medical Center, 1600 Haddon Avenue, Camden, NJ 08103-3101
518449617	+ Lourdes Urgent Care Services, PO Box 826479, Philadelphia, PA 19182-6479
518449621	Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099
518449628	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518449630	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
519648882	Verizon, PO Box 16810, Newark NJ 07101-6810
518512627	+ Virtua Our Lady of Lourdes, PO Box 822099, Philadelphia, PA 19182-2099
518449642	Virtua Our Lady of Lourdes Hospital, 1601 Haddon Avenue, Allentown, PA 18103
518449643	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 23 2022 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 23 2022 20:24:00	United States Trustee, Office of the United States

District/off: 0312-1

User: admin

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			Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519653349	Email/Text: bankruptcynotices@afterpay.com	Sep 23 2022 20:23:00	Afterpay, 600 California Street, 11th Floor, San Francisco, CA 94108
518549528	+ EDI: CINGMIDLAND.COM	Sep 24 2022 00:18:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519653792	+ Email/Text: bankruptcynotices@afterpay.com	Sep 23 2022 20:23:00	Afterpay, Attn: Bankruptcy Dept., 760 Market St., Floor 2, Unit 2.03, San Francisco, CA 94102-2402
518449594	^ MEBN	Sep 23 2022 20:23:17	Apex Asset Management, Attn: Bankruptcy Dept., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
519653354	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 23 2022 20:23:00	Aspire, PO Box 10555, Atlanta, GA 30310-0555
518449596	+ Email/Text: bankruptcy@bsifinancial.com	Sep 23 2022 20:23:00	BSI Financial Services, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517
518555064	+ EDI: TCISOLUTIONS.COM	Sep 24 2022 00:18:00	Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518449595	+ EDI: TSYS2	Sep 24 2022 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
519653353	Email/Text: cfcbackoffice@contfinco.com	Sep 23 2022 20:23:00	Reflex, PO Box 6812, Carol Stream IL 60197-6812
518465419	+ EDI: AIS.COM	Sep 24 2022 00:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449597	Email/PDF: bncnotices@becket-lee.com	Sep 23 2022 20:31:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
519648879	+ Email/Text: bankruptcy@credencerm.com	Sep 23 2022 20:24:00	Credence Resouce Management LLC, 4222 Trinity Mills, Suite 260, Dallas TX 75287-7666
518449600	^ MEBN	Sep 23 2022 20:21:55	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518449601	^ MEBN	Sep 23 2022 20:23:01	Experian, PO Box 4500, Allen, TX 75013-1311
518449602	^ MEBN	Sep 23 2022 20:24:25	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518449603	^ MEBN	Sep 23 2022 20:24:27	Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
519653351	^ MEBN	Sep 23 2022 20:23:12	First Digital Card, PO Box 85650, Sioux Falls SD 57118-5650
518449604	+ EDI: AMINFOFP.COM	Sep 24 2022 00:18:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519653350	+ Email/Text: crdept@na.firstsource.com	Sep 23 2022 20:24:00	Firstsource Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
519653791	+ EDI: PHINGENESIS	Sep 24 2022 00:18:00	Genesis FS Card Services, Attn: Bankruptcy Dept., PO Box 4477, Beaverton, OR 97076-4401
518449607	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Sep 23 2022 20:23:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 9013, Addison, TX 75001-9013
518474109	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Sep 23 2022 20:23:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518449608	EDI: LCIICSYSTEM	Sep 24 2022 00:18:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164
518449609	EDI: LCIICSYSTEM	Sep 24 2022 00:18:00	IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55164

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518449610	+ EDI: IRS.COM	Sep 24 2022 00:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518449611	EDI: JEFFERSONCAP.COM	Sep 24 2022 00:18:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302
518449613	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 23 2022 20:23:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518449619	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 23 2022 20:24:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
518449620	+ EDI: CBS7AVE	Sep 24 2022 00:18:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
518449622	+ Email/Text: Bankruptcy.Notices@pnc.com	Sep 23 2022 20:23:00	PNC Bank, Natioanl Association, Mailstop: P5-PCLC-A1-R, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
518449623	EDI: PRA.COM	Sep 24 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518559307	+ Email/Text: joey@rmscollect.com	Sep 23 2022 20:24:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518466354	Email/PDF: resurgentbknotifications@resurgent.com	Sep 23 2022 20:31:01	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518512465	+ EDI: JEFFERSONCAP.COM	Sep 24 2022 00:18:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449624	+ EDI: JEFFERSONCAP.COM	Sep 24 2022 00:18:00	Premier Bankccard, LLC, Jefferson Capital Systems LLC, Assignee, PO Box 7999, Saint Cloud, MN 56302-7999
518449625	+ EDI: Q3G.COM	Sep 24 2022 00:18:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449627	Email/Text: joey@rmscollect.com	Sep 23 2022 20:24:00	Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518449629	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 23 2022 20:31:02	Resurgent Capital Services LP, PO Box 10587, Greenville, SC 29603-0587
518449631	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 23 2022 20:23:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518450584	+ EDI: RMSC.COM	Sep 24 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449632	+ EDI: RMSC.COM	Sep 24 2022 00:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518449633	+ EDI: AIS.COM	Sep 24 2022 00:18:00	T Mobile/ T-Mobile USA Inc., by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518468899	+ EDI: AIS.COM	Sep 24 2022 00:18:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449634	+ Email/Text: bncmail@w-legal.com	Sep 23 2022 20:24:00	TD Bank USA, N.A., c/o Weinstein & Riley, PS, 2001 Wesstern Ave., Suite 400, Seattle, WA 98121-3132
518449635	+ Email/Text: BankruptcyNotices@titlemax.com	Sep 23 2022 20:24:00	TitleMax of Delaware, 15 Bull St., Suite 200, Savannah, GA 31401-2686
518449637	+ EDI: TCISOLUTIONS.COM	Sep 24 2022 00:18:00	Total Visa/Bank of Missouri, Po Box 85710, Sioux

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518449636	+ EDI: TCISOLUTIONS.COM	Sep 24 2022 00:18:00	Falls, SD 57118-5710 Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
518449638	^ MEBN	Sep 23 2022 20:23:04	TransUnion, PO Box 2000, Chester, PA 19016-2000
519298757	^ MEBN	Sep 23 2022 20:22:34	U.S. Bank Trust National Association,, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association,, c/o SN Servicing Corporation 95501-0305
519298756	^ MEBN	Sep 23 2022 20:22:32	U.S. Bank Trust National Association,, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518449639	EDI: USBANKARS.COM	Sep 24 2022 00:18:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518550533	+ EDI: AIS.COM	Sep 24 2022 00:18:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449640	+ EDI: AIS.COM	Sep 24 2022 00:18:00	Verizon, by American InfoSource LP, agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
518449641	+ EDI: VERIZONCOMB.COM	Sep 24 2022 00:18:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518569449	+ Email/Text: bankruptcy@bsifinancial.com	Sep 23 2022 20:23:00	Wilmington Savings Fund Society et al, c/o BSI Financial Services, 314 S. Franklin Street, P.O. Box 517, Titusville, PA 16354-0517

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518516900	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519653356	*	Envision Physicions Services, PO Box 41541, Philadelphia PA 19101-1541
518516127	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518559192	*+	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518570225	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518566574	*	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449618	##+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
518449626	##+	Raymond T. Pekala, M.D., 99 West Gate Drive, Cherry Hill, NJ 08034-2843

TOTAL: 0 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2022 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Daniel L Reinganum	on behalf of Debtor Christopher J. Galloway DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB et al c/o BSI Financial Services bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Series I Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Harley-Davidson kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Nicole B. LaBletta	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB et al c/o BSI Financial Services nlabletta@lablettawalters.com, tharalla@lablettawalters.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11